

<b>Notice of References Cited</b>	Application/Control No. 09/680,923	Applicant(s)/Patent Under Reexamination BECHHOFFER ET AL.	
	Examiner Susanna M. Diaz	Art Unit 3623	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,912,502	06-2005	Buddle et al.	705/1
*	B	US-2002/0059093	05-2002	Barton et al.	705/10
	C	US-			
	D	US-			
	E	US-			
	F	US-			
	G	US-			
	H	US-			
	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

**FOREIGN PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
	O					
	P					
	Q					
	R					
	S					
	T					

**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Graham et al. "How Much Capital is Enough?" Credit Union Management, vol. 18, no. 2, pages 42-46, February 1995.
	V	
	W	
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a) )  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.